

Flexible Spending Account

It's like a debit card for your
medical transactions.

MORE THAN HALF OF ALL AMERICANS DO NOT HAVE AT LEAST \$1,000 IN THEIR SAVINGS ACCOUNT.¹

Having funds allocated specifically for medical bills can help alleviate financial stress.

A **Flexible Spending Account**, or an FSA, is an account you can allocate pre-tax money to throughout the year. You can use funds in this account to pay for approved out-of-pocket medical costs.

You'll choose how much money you want to allocate to your FSA, and it'll build throughout the year. When you go to the doctor or need to pay for a dental visit, you can use your FSA card!

Did You Know? Only 13% of Americans have an FSA.²

Contact your broker to learn more details
about Flexible Spending Accounts today.

APPROVED TRANSACTIONS FOR FSA CARDS:

- ✓ Co-pays
- ✓ Prescription Glasses
- ✓ Medicine
- ✓ Pregnancy Tests
- ✓ Medical Bills
- ✓ Dental Bills
- ✓ So much more!

Your Name / Company Name
866.555.5555

^[1] <https://www.bankrate.com/banking/savings/financial-security-january-2022/>

^[2] <https://www.cnbc.com/2019/10/29/how-fsa-fsa-can-save-you-money-on-medical-costs.html>

ACCIDENTS CAN BE EXPENSIVE. MAKE SURE YOU'RE COVERED.



CONTACT YOUR BROKER
TO LEARN MORE ABOUT
ACCIDENT INSURANCE.

Your Name / Company Name
Phone: 866.555.5555

46% OF AMERICANS SAY THEY DON'T HAVE THE MONEY TO COVER A \$400 EMERGENCY EXPENSE.^[1]

Would you be able to cover the hospital bill that comes with an accident, or would you have to borrow money?

Accidents are hard to predict, but they're not impossible to plan for. Your employer offers you a solution with **Accident Insurance**.

Accident Insurance provides a cash benefit when you suffer from a covered accident. It pays in addition to your standard health insurance policy and coverage is available to your spouse and children as well.

THIS BENEFIT CAN HELP REIMBURSE THE LIKES OF:

- ✓ Copays and deductibles
- ✓ Initial and/or follow-up doctor visits
- ✓ Ambulance transportation
- ✓ Lodging
- ✓ Rent or mortgage

[1] <https://www.federalreserve.gov/2015-report-economic-well-being-us-households-201605.pdf>

Accidents can be expensive. Make sure you're covered.

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Did You Know? Motor vehicle crashes, poisoning, and falls are the top three common accidental injuries.²



36% of Americans say they don't have the money to cover a \$400 emergency expense on their own.²



This benefit can help reimburse the likes of:

- ✓ Copays and Deductibles
- ✓ Initial and / or Follow-up Doctor Visits
- ✓ Ambulance Transportation
- ✓ Lodging
- ✓ Rent or Mortgage



CONTACT

Learning about insurance can be confusing and difficult at times.


Contact your broker to learn more about Accident Insurance today.

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[1] <https://www.hopkinsmedicine.org/health/wellness-and-prevention/unintentional-injury-statistics>

[2] <https://www.federalreserve.gov/publications/2021-economic-well-being-of-us-households-in-2020-dealing-with-unexpected-expenses.htm>



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Unable to work?

Help protect your paycheck.

EDUCATOR DISABILITY OFFERS PAYCHECK PROTECTION THROUGH A PLAN THAT'S TAILOR-MADE FOR THE SCHOOL MARKET.

This benefit offers protection against the loss of your paycheck so you can continue to pay your bills and live the lifestyle you're accustomed to. Educator Disability Insurance combines short and long-term coverage and promises financial security in the wake of a disabling injury or illness.

And better yet, it gives you choice and flexibility. You choose the type of coverage you need so that you're not paying more than you have to.

Did You Know? More than half of ambulance rides can result in a surprise, out-of-network bill.¹

WHAT MAKES YOUR COVERAGE SO SPECIAL? CHOICE. UNLIKE MOST DISABILITY OPTIONS, YOU CHOOSE YOUR:

- ✓ Benefit amount
- ✓ Waiting period
- ✓ Benefit duration

Contact your broker to learn more
about Educator Disability Insurance.

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[1] <https://www.healthcarediver.com>

DON'T LET HOSPITAL FEES BECOME YOUR NEXT EMERGENCY.

CONTACT YOUR BROKER TO
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INDEMNITY INSURANCE.

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ON AVERAGE, HOSPITAL STAYS LAST 5 DAYS AND COST \$2,000 PER NIGHT.^[1]

When you're confined to a hospital bed, bills can add up quickly. Luckily, **Hospital Indemnity Insurance** can help. It helps cover medical expenses that accumulate over your stay in the hospital, minimizing what you have to pay out of pocket.

This policy issues a daily benefit for in-patient care and is paid directly to you for your incurred expenses. The coverage is supplemental, so it works with your standard medical insurance.

Specifics on your plan may vary.

**THIS AFFORDABLE BENEFIT IS
AVAILABLE TO YOU, YOUR
SPOUSE, AND CHILDREN.**

[1] <https://www.trustedchoice.com/insurance-articles/life-health/cost-night-hospital/>

Medical Insurance is a necessary benefit for every employee.

Medical Insurance policies are designed to help get you affordable care by paying toward or completely covering medical expenses.

You never know when accidents or health problems may arise in your family, and it pays to be financially prepared. Medical insurance helps you manage the rising costs of healthcare.



Two-thirds of people who file for bankruptcy cite medical issues as a key factor in their financial downfall.¹



What medical insurance may help pay toward:

- Doctor visits
- Hospital visits
- Medical devices
- Prescriptions
- And much more!



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[1] <https://www.cnbc.com/2019/02/11/this-is-the-real-reason-most-americans-file-for-bankruptcy.html>



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Thanks for checking out our product flyer samples!

When you've decided on a favorite style, head back to the MGM Marketing website to place an order or click on the link below:

marketing.higginbotham.com/product-flyers

Contact gturchi@higginbotham.com with any questions.